

August 2, 2019

Anthony Ketterer
2380 Julia Goldbach Ave
Ronkonkoma, NY 11779
(631) 588-4507

U.S. BANKRUPTCY
EASTERN DISTRICT OF
NEW YORK

2019 AUG -8 P 1:32

RECEIVED

United States Bankruptcy Court
Eastern District of New York

In re:

Chapter 11

Dowling College f/d/b/a Dowling
Institute f/d/b/a Dowling College
Alumni Association f/d/b/a Cecom
a/k/a Dowling College, Inc.,

Case No. 16-75545 (Reg)

Opposition to Objection of Claims Dowling College Unsecured Creditor

Please take notice that the unexpected closure of Dowling College with very short notice and without regard to all student needs has created financial and personal hardships for me. Although Dowling College entered into Articulation Agreements with various institutions, it did not account for all student needs and majors as outlined for degree completion. As a student in the Masters of Education program leading to a certification in Business Education, I was an exception to the Articulation Agreements and was offered no support whatsoever from Dowling College.

None of the institutions Dowling entered into an agreement with offered all of Dowling College's majors as the institutions did not have a Masters of Education in Business Education program. In fact, Dowling failed to provide any assistance for completion of my academic studies or had any knowledge of how I could continue my academic studies in my chosen major. Additionally, I was 30 credits into the completion of my degree and only needed 1 course to fulfill my requirements when Dowling closed. Furthermore, institutions that were not part of

Dowling's Articulation Agreements could not provide me with any assistance as they could not provide transfer credits for a graduate degree nor a comparable program they could offer.

After numerous attempts to meet with administrators at Dowling College, it was evident that the institution had no knowledge or guidance on how to provide me with any assistance in my unique situation. Dowling failed to fulfill its obligations to all students and caused significant disruption and delay in my academic studies. Furthermore, in my particular situation, I had to utilize a significant amount of my time, effort, and resources to research and discuss with various entities within New York State's Department of Education to figure out how to continue with my education. Ultimately, after several months of research at my own time, effort, and expense, New York State granted me a Regents Diploma in March 2017, when I would have completed my requirements for a degree from Dowling in December 2016. In my case, Dowling did not provide any assistance or agreement with New York State Department of Education, and any assistance provided to me was due to my own effort. Essentially, Dowling "walked away" from any responsibilities it had to me as a student within their program.

Provided are all of my proof of claims and damages regarding the closure of Dowling College.

1. Dowling College Awarded Credit Hours: As a student at Dowling College, I purchased 3 awarded credits for academic study in advance for the upcoming semester. I paid \$1,400.00 in April 2016 for the awarded credit hours, which Dowling College accepted. Despite awarding me the credits, Dowling informed students they were no longer operating only 1 month later. Dowling knew of their financial situation and continued to accept money and offer credits as if they were continuing their operations (see Figure 1).

2. Payment to Molloy College: I was only 1 course away from degree completion when Dowling College informed students they were no longer operating. Due to my own time, effort, and expense, Molloy College agreed with New York State to provide me with assistance. Although I only needed part 2 of my student teaching experience to complete Dowling's program, I needed to pay Molloy \$6,570.00 for 4 credits to participate in their program, at a different cost per credit, additional credits, and without scholarship, all of which were costs incurred due to Dowling's failure to assist me with my degree completion. Also, I did not get any assistance from any other institutions as part of Dowling's Articulation Agreements as they did not offer the program or major that I was enrolled in at Dowling (see Figure 2).

3. Deposit paid to Molloy College: A deposit paid to enroll as a student was paid in August of 2016 in the amount of \$400.00 to Molloy College. This cost was incurred due to Dowling's closure. As a continuing student at Dowling, I would not have incurred this expense (see Figure 3).

4. Scholarship provided to Dowling Students: As an incentive to enroll as a graduate student at Dowling College, Dowling offered me a graduate scholarship in the amount of \$60.00 per credit. Any additional credits I needed to complete at Molloy College did not include the scholarship that Dowling provided, which amounted to \$240.00 (4 remaining credits at \$60.00 per credit). Once again, Dowling knew of their financial situation and continued to accept money and provide incentives such as scholarships to students as if they were continuing their operations (see Figure 4).

5. Payment for Dowling College Transcripts: As a result of Dowling's closure, Dowling students needed to pay for their academic transcripts. In June of 2016, I had to wait over 3 hours and pay for transcripts in the amount of \$50.00, which I would not have needed if Dowling continued its operations. Initially, students did not know who would maintain their academic records and if they could access them at a later date (see Figure 5).

6. Payment to Dowling College: I was a graduate student enrolled at Dowling College at the time of its sudden closure. I would have completed my requirements and received a degree in December 2016. The unexpected closure of Dowling without regard to all of its student's needs has created financial and personal hardships. The amount of \$35,297.00 was paid to Dowling towards my graduate degree (see Figure 6). As a result, I am seeking the full amount paid to Dowling College for the reasons as follows:

- Although I was granted a NYS Regents degree, I paid for a degree from a private institution. If I wanted a state degree, I could have enrolled in a State University for essentially half the price (the cost to get the same degree today at SUNY Oswego is approx. \$20,724.00).
- Dowling did nothing to assist me with the completion of my degree and academic requirements. In fact, Dowling essentially "walked away" from its duties to me as a student and offered no guidance or support in a particularly unique situation.
- Dowling's Articulation Agreements did not apply to my situation and my particular degree and major. None of the institutions Dowling worked with offered a Masters of Education degree leading to an initial certification in Business Education.

- Dowling did not provide any guidance for my particular situation. I had only 1 course to complete and institutions that were not part of the Articulation Agreements could not provide me with transfer credits for a graduate degree nor a comparable program they could offer.
- Dowling did not assist with New York State's Department of Education to provide me with any options for my unique situation. It was only due to my extensive efforts and significant amount of time that I could find a way to continue with my education.
- I should have received my degree in December 2016. However, Dowling's sudden closure and failure to provide any assistance delayed degree completion. NYS did not grant my degree until March 2017, which also delayed my certification until April 2017. As a result, I missed several opportunities to seek employment for the upcoming year as I did not have the credentials needed to apply at no fault of my own.

Overall, while Dowling College may have offered guidance to some of its students, it is important to realize that Dowling failed to assist all of its students and did not go to significant lengths. Additionally, it is imperative to realize that as a student in my particular situation, Dowling's closure left me with no options or suggestions for program and degree completion. Dowling generalized all students into Articulation Agreements, which offered no options to me as none of the institutions provided a program or major which I was enrolled in while at Dowling. Finally, Dowling could not ensure that I could complete my chosen degree and left me with extensive actual, compensatory, and general damages as a result.

Please review the opposition and provided claims and figures for reimbursement.

Sincerely,
Anthony Ketterer



8/8/19

Figure 1

Certificate #: 2013-09-050Expiration Date: Feb 2017**DOWLING**
THE PERSONAL COLLEGE**TUITION WAIVER CERTIFICATE**

Cooperating Teacher:

Mary Ellen Harkin96 Jones LaneConnetquot NYCredit Hours: 13

Awarded credit hours are based on the average full cost per term

Student Teacher: Christina SchneiderSchool District: ConnetquotRobert J. Mearns

Signature of authorized college official

☒ I do not wish to use this Tuition Waiver Certificate;
Therefore, I am transferring it to:Name Anthony KethererAddress 2380 Julia Goldbach Ave.,
Ronkonkoma, NY

Semester waiver is to be applied to:

Mary Ellen Harkin
Cooperating teacher signature**TUITION WAIVER POLICIES AND PROCEDURES**

1. The authorized holder must have a valid admissions application on file and be approved by the College for the registered course work.
2. A combination of certificates may be applied to a combination of courses; for example two 1.5 credit hour Tuition Waiver certificates may be applied to one three credit hour course. Tuition Waivers may be applied up to a maximum of six credit hours per semester.
3. If a certificate (s) is applied to a course (s) of less than the maximum values of the hours allowable, the value of the credit hours remaining are cancelled. Credits/refunds will not be given.
4. Authorized holders are responsible for credit hour charges in excess of the weighted average of hours allowable on the certificate (s). Tuition waiver certificates cover tuition charges only. Certificates do not exempt the holder from tuition related fees or other charges.
5. Tuition Waiver Certificates must be submitted prior to the official start of the semester.
6. Excluded from the awarding of the Tuition Waiver Certificate is the Ed.D program. SCOPE onsite classes and certain other programs determined by the college
7. Tuition Waiver Certificates may be transferred. Please complete the appropriate areas on the top of this certificate in order to transfer award.
8. A Tuition Waiver that has been submitted for a course will not be returned if the student withdraws or does not attend the course(s). The Tuition Waiver Certificate will be forfeited.
9. Tuition Waiver Certificates are a form of financial aid and considered institutional aid. They cannot be awarded retroactively. If the student is receiving additional institutional financial aid the student's financial aid may be adjusted accordingly.

I have read the policies and procedures governing the tuition waiver program contained on the bottom of this certificate and my signature confirms my intent to comply.

Anthony Ketherer
Signature of authorized certificate holder90062564.7
Student ID #**SCHOOL OF EDUCATION - STUDENT TEACHER PLACEMENT**Rudolph-Oakdale Campus | P: 631.244.3286 | F: 631.244.5036
Education@dowling.edu | Dowling.eduRudolph-Oakdale Campus, 150 Idle Hour Boulevard, Oakdale, New York 11769
Brookhaven Campus, 1300 William Floyd Parkway, Shirley, New York 11957
Melville Center, 145 Pinelawn Road, Suite 350 South, Melville, New York 11747

2

②

Account: [REDACTED]
Check Number: 3273

Mary-ellen Starlin

DO NOT WRITE IN THESE SPACES
DATE OF DEPOSIT: 08/26/97
TIME OF DEPOSIT: 11:00 AM
DEPOSIT OFFICER'S SIGNATURE: [Signature]
DEPOSIT OFFICER'S NAME: [Name]
DEPOSIT OFFICER'S TITLE: [Title]

CAPITAL ONE, N.A. RICHMOND, VA 065000090
16020970342 050220
RICHMOND, VA 165 22
Deposit 3826014750

>065000090<
CAPITAL ONE, NA
16020970342 050220
RICHMOND, VA 165 22
Deposit 3826014750

Capital One, N.A. Richmond VA 065000090
16020970342 050220
RICHMOND, VA 165 22
Deposit 3826014750

462051Z1180620160502000085395109

Figure 2

Thank you for your request. We have processed your request as of the trade date indicated below. However, please be aware that due to a recent contribution to your account, the proceeds from this withdrawal will be held until 10/14/2016. Proceeds by check or Electronic Bank Transfer will be released to the requested recipient within three days of this date in accordance with our contribution hold policy.

Please Note: If you have chosen to receive your withdrawal by check, the proceeds have been mailed in a separate envelope.

Investment Transactions

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
10/12/2016	Moderate Age-Based Option: Income Portfolio	-425.2425	15.45	-\$6,570.00	Qualified w/d Educational Institution Check molloy college

If this contribution to your New York's 529 College Savings Program *Direct Plan* account is a rollover from another state's 529 plan, a Coverdell Education Savings Account, or a U. S. Savings Bond, you must provide documentation related to the principal and earnings portion of your assets for tax purposes. If we do not receive this information, your contribution will be designated as 100% earnings and will be fully taxable at distribution.

- **529 Plan Assets** (held in another state's plan): Provide an account statement issued by the state's 529 program which shows the earnings or loss portion of your withdrawal.
- **Coverdell Education Savings Accounts**: Provide an account statement or documentation issued by the account custodian that shows the basis and earnings in your account.
- **U.S. Savings Bond**: Provide an account statement or IRS Form 1099-INT from the redeeming institution that shows the interest which has accrued on the bond.

Please note your contributions will be allocated according to your most recent investment allocation instructions.

New York's 529 College Savings Program *Direct Plan* is described in the current applicable Program Brochure and Tuition Savings Agreement. Accounts are opened by completing an Enrollment Form. All of these should be read carefully before opening an account. The value of your account will vary based on market conditions and the performance of the investment options you select, and may be more or less than the amount you deposit. Tax benefits are subject to certain limitations and certain withdrawals are subject to federal, state and local taxes. If you are a resident or taxpayer of another state, you should consider whether that state offers a 529 Plan with tax or other benefits that are not available through this Program. You should consult your tax advisor. Investments may be made through Ascensus Broker Dealer Services, Inc. and Vanguard Marketing Corporation, as distributors.

October 13, 2016



P.O. BOX 15123
WILMINGTON, DE
19850-5123

Get updates on the go
Log on to chase.com/cards

Payment Due Date: 10/06/16
New Balance: \$4,606.15
Minimum Payment: \$46.00

Account number: [REDACTED]

\$. Amount Enclosed
Make your check payable to: Chase Card Services

31418 BEX 22316 C
DENISE L KETTERER
2380 JULIA GOLDBACH AVE
RONKONKOMA NY 11779-6317

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

Figure 3

Southwest
Rapid Rewards

Manage your account online:
www.chase.com/southwest

Customer Service:
1-800-792-6061

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: [REDACTED]

Previous Balance	\$3,766.79
Payment, Credits	-\$3,766.79
Purchases	+\$4,606.15
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$4,606.15
Opening/Closing Date	08/10/16 - 09/09/16
Credit Access Line	\$12,700
Available Credit	\$8,093
Cash Access Line	\$2,540
Available for Cash	\$2,540
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance	\$4,606.15
Payment Due Date	10/06/16
Minimum Payment Due	\$46.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	18 years	\$9,812
\$161	3 years	\$5,796 (Savings: \$4,016)

If you would like information about credit counseling services, call 1-800-797-2285.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

SOUTHWEST AIRLINES RAPID REWARDS CARD SUMMARY

- + 2X Pts for Southwest purchases
- + Points earned on purchases
- Total Rapid Rewards trans. to Southwest

0
4,607
4,607
Learn more about your Rapid Rewards® Credit Card at www.chase.com/southwest. View point totals and redeem at www.southwest.com/maccount. Call 1-800-FLY-SWA or visit www.southwest.com to book flights.

Earn 2 Rapid Rewards® Points per \$1 spent on flights purchased directly through Southwest Airlines® and on participating Rapid Rewards Hotel and Rental Car partner purchases. (Like Marriott, Hyatt, Hertz and Avis) Escape faster by earning 1 point per \$1 on all other purchases.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

09/02	Payment Thank You - Chase Bill Pay	-3,766.79
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PURCHASES

08/13	KING KULEN 61 PATCHOGUE NY	70.04
08/14	OnStar 688-40NSTAR MI	27.14
08/17	QUINNIPAC UNIVERSITY 203-5823460 CT	500.00
08/25	MOLLOY COLLEGE BURSAR 516-328-4110 NY	400.00
08/29	WAL-MART #3545 HAMDEN CT	164.47
08/26	STAPLES 00104463 HAMDEN CT	42.39
08/26	IHOP 2080 HAMDEN CT	31.07
08/27	STEWARTS SHOP 248 ELLENVILLE NY	23.54
08/28	SPEEDWAY 07660 RONKONKOMA NY	19.00

0000001
0456

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Figure 4

DOWLING COLLEGE

OFFICE OF ADMISSIONS

March 10, 2015

Anthony Ketterer
2380 Julia Goldbach Ave
Ronkonkoma, NY 11779

Dear Anthony:

Dowling College, in recognition of your outstanding academic achievement, is pleased to award you a Dowling College Graduate Tuition Grant in the amount of \$60.00 per credit. You are eligible for this grant for as long as you maintain a 3.5 overall grade point average and continue in an uninterrupted course of study.

Congratulations! I look forward to having you join the Dowling College community of learners.

Sincerely yours,

A handwritten signature in cursive script, reading "Amy LeBlanc".

Amy LeBlanc
Director of Admissions

Figure 5

631-244-3250

OFFICE OF THE REGISTRAR

DOWLING
THE PERSONAL COLLEGE**REQUEST FOR OFFICIAL TRANSCRIPT ONLY****FEE: \$10 PER COPY**

Please complete all information requested below and submit form by fax to 631-244-3252, or by mail to: Dowling College, Office of the Registrar, 150 Idle Hour Boulevard, Oakdale, New York 11769. Please Note: Transcript(s) will not be released until payment is received. IF YOU ARE HAVING SOMEONE OTHER THAN YOURSELF PICK UP YOUR TRANSCRIPT, YOU MUST GIVE THEM WRITTEN AUTHORIZATION. **THE PERSON PICKING UP THE TRANSCRIPT WILL NEED TO SHOW PHOTO IDENTIFICATION.** This request cannot be honored until your obligations (if any) to the College have been met.

THE ENCLOSED TRANSCRIPT IS SENT TO YOU AT THE REQUEST OF:

INDICATE ACADEMIC LEVEL:

Katterer Anthony
Last Name First Name Middle
2380 Julia Goldbach Ave
Address Apt. #
Roseton NY 11779
City State Zip + 4
(631) 588-4507 ()
Home Phone Number Business Phone Number
900-625-647
Social Security Number or Student Identification Number
[Signature]
Student's Signature Date

- ☐ Undergraduate
☒ Graduate
☐ Professional Diploma or Advanced Certificate
☐ Doctoral

Dates Attended

☒ Graduated

MS Ed
Degree and Year

Name while in attendance, if different

- ☐ PLEASE HOLD FOR CURRENT SEMESTER FINAL GRADES.
☐ PLEASE HOLD UNTIL DEGREE IS POSTED.
☐ PLEASE SEND 5 COPIES TO THE ADDRESS GIVEN BELOW.

Please enter your email address (to receive confirmation that your Transcript Request has been processed):

Email: _____

MAIL OFFICIAL TRANSCRIPT TO (PLEASE PRINT CLEARLY):

Name:
P.O. Box:
Street Address:
City & State:
Zip + 4:

OFFICE USE ONLY	
REQUESTED: <input type="checkbox"/> IN PERSON <input checked="" type="checkbox"/> BY MAIL	INITIAL <u>[Signature]</u>
FEE \$ <u>50</u>	INITIAL <u>[Signature]</u>
DATE SENT: _____	INITIAL _____

REQUESTS MUST BE RECEIVED AT LEAST ONE WEEK BEFORE TRANSCRIPT IS NEEDED.

REG. REV. 11.13.2010

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Figure 6

Dowling College Payments				
Semester	Date	Amt		Funding Source
Summer 2016	5/14/2016	\$	477.00	(1) 529 college savings acct
		\$	477.00	
Spring 2016	3/1/2016	\$	1,622.00	(3) 529 college savings acct
	2/5/2016	\$	2,202.00	(4) 529 college savings acct
	1/4/2016	\$	2,202.00	(5) 529 college savings acct
	12/9/2015	\$	2,202.00	(6) 529 college savings acct
	11/24/2015	\$	2,202.00	(7) Chase Freedom credit card
		\$	10,430.00	
Fall 2015	10/19/2015	\$	2,214.00	(8) 529 college savings acct
	9/14/2015	\$	2,934.00	(9) 529 college savings acct
	8/19/2015	\$	2,934.00	(10) 529 college savings acct
	7/21/2015	\$	2,934.00	(11) 529 college savings acct
	7/7/2015	\$	2,934.00	(12) Chase Freedom credit card
		\$	13,950.00	
Summer 2015	6/26/2015	\$	3,480.00	(13) 529 college savings acct
		\$	3,480.00	
Spring 2015	5/8/2015	\$	6,735.00	(14) 529 college savings acct
	5/1/2015	\$	225.00	
		\$	6,960.00	
Total Dowling		\$	35,297.00	

Figure 6

Investment Summary (Continued)

Total Portfolio Net Worth:	\$721.87
Principal:	\$682.38
Earnings:	\$39.49

Annualized Personal Rate of Return (as of 09/30/2016)1 Year
2.56%3 Year
N/A5 Year
N/A10 Year
N/A

A note about performance. Your personal performance is based on the performance of your investments and on the timing and amount of your purchases and redemptions. Therefore, your personal performance may differ—perhaps greatly—from the performance of the investments themselves.

Calculation method. Personal performance uses a formula called *internal rate of return (IRR)*, which is a dollar-weighted return. IRR takes into account new money coming into your investment, as well as how long that money has been held. Don't confuse your personal rate of return with those posted for funds and indexes. The returns presented in these instances use a time-weighted calculation, which does not take cash flow into consideration.

Past performance. Past performance is not a guarantee of future performance. You should monitor your personal performance over an extended period of time and consider other factors—investment objectives, time horizon, risk tolerance, personal financial situation, and tax implications—before making changes to your portfolio.

Performance presented is for applicable time frames since initial investment. Accounts with a zero balance at either the beginning or end of the time period shown will not calculate a personal rate of return and hence will show a zero return.

Investment Allocations

(As of 09/30/2016)

Portfolio Name**Allocation Percentage ***

Moderate Age-Based Option: Income Portfolio

100%

* Investment allocations are effective for all future contributions and do not necessarily reflect the current allocation of assets in your account.

Investment Transactions

January 1, 2016 - September 30, 2016

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
05/04/2016	Moderate Age-Based Option: Income Portfolio	-31.2174	\$15.28	-\$477.00	1 Qualified w/d Educational Institution Dowling College
03/01/2016	Moderate Age-Based Option: Income Portfolio	-110.0660	\$15.10	✓ -\$1,662.00	3 Qualified w/d Educational Institution Dowling College
02/05/2016	Moderate Age-Based Option: Income Portfolio	-146.1182	\$15.07	✓ -\$2,202.00	4 Qualified w/d Educational Institution Dowling College
01/04/2016	Moderate Age-Based Option: Income Portfolio	-147.4882	\$14.93	✓ -\$2,202.00	5 Qualified w/d Educational Institution Dowling College

July 1, 2016 - September 30, 2016

Figure 6

Investment Summary (Continued)**Annualized Personal Rate of Return (as of 12/31/2015)****1 Year**
-0.89%**3 Year**
N/A**5 Year**
N/A**10 Year**
N/A

A note about performance. Your personal performance is based on the performance of your investments and on the timing and amount of your purchases and redemptions. Therefore, your personal performance may differ—perhaps greatly—from the performance of the investments themselves.

Calculation method. Personal performance uses a formula called *internal rate of return* (IRR), which is a dollar-weighted return. IRR takes into account new money coming into your investment, as well as how long that money has been held. Don't confuse your personal rate of return with those posted for funds and indexes. The returns presented in these instances use a time-weighted calculation, which does not take cash flow into consideration.

Past performance. Past performance is not a guarantee of future performance. You should monitor your personal performance over an extended period of time and consider other factors—investment objectives, time horizon, risk tolerance, personal financial situation, and tax implications—before making changes to your portfolio.

Performance presented is for applicable time frames since initial investment. Accounts with a zero balance at either the beginning or end of the time period shown will not calculate a personal rate of return and hence will show a zero return.

Investment Allocations

(As of 12/31/2015)

Portfolio Name**Allocation Percentage ***

Moderate Age-Based Option: Income Portfolio

100%

* Investment allocations are effective for all future contributions and do not necessarily reflect the current allocation of assets in your account.

Investment Transactions

January 1, 2015 - December 31, 2015

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
12/09/2015	Moderate Age-Based Option: Income Portfolio	-147.3896	\$14.94	\$2,202.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
11/30/2015	Moderate Age-Based Option: Income Portfolio	133.7793	\$14.95	\$2,000.00	2015 Contribution Check
11/11/2015	Moderate Age-Based Option: Income Portfolio	67.1592	\$14.89	\$1,000.00	2015 Contribution Check
10/20/2015	Moderate Age-Based Option: Income Portfolio	334.2246	\$14.96	\$5,000.00	2015 Contribution Check
10/19/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-147.7970	\$14.98	-\$2,214.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
09/18/2015	Moderate Age-Based Option: Income Portfolio	66.9344	\$14.94	\$1,000.00	2015 Contribution Check
09/14/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-196.7806	\$14.91	-\$2,934.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
08/19/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-196.5172	\$14.93	-\$2,934.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
07/21/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-197.3100	\$14.87	-\$2,934.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
07/06/2015	Moderate Age-Based Option: Income Portfolio	134.2283	\$14.90	\$2,000.00	Transfer In
06/26/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-235.2940	\$14.79	-\$3,480.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
05/08/2015 ⁽⁶⁾	Moderate Age-Based Option: Income Portfolio	-450.2004	\$14.96	-\$6,735.00 ⁽⁶⁾	Qualified w/d Educational Institution Dowling College ⁽⁶⁾
05/04/2015	Moderate Age-Based Option: Income Portfolio	1,002.0039	\$14.97	\$15,000.00	Transfer In

October 1, 2015 - December 31, 2015



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-521-3880



Mobile: Visit chase.com
on your mobile browser

Figure 6

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/22	KING KULLEN #10 LAKE RONKONKO NY	29.66
11/21	SUNOCO 0350576503 RONKONKOMA NY	30.59
11/21	TWO LIZARDS RESTAURANT NEW YORK NY	149.12
11/24	DOWLING COLLEGE BURSAR 831-2443018 NY	6,202.00
11/26	MICROSOFT *XBOXLIVE 800-469-9269 WA	10.85
11/25	OCEAN CLEANERS RONKONKOMA NY	52.00
11/28	JOES SIRLOIN BURGER & G BOHEMIA NY	12.58
12/03	FLOURISHING TRADE CO.,LTD YIWU	162.57
12/03	LIDS 5097 LAKE GROVE NY	50.00
12/03	PERSONALIZED ORNAMENTS SH LAKE GROVE NY	84.67
12/03	WOOPS SMITH HAVEN LAKE GROVE NY	32.00
12/05	THREE STAR ON FIRST NEW YORK NY	48.50
12/07	STOP & SHOP 0544 LK RONKONKOMA NY	93.00

2015 Totals Year-to-Date	
Total fees charged in 2015	\$5.12
Total interest charged in 2015	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	12.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	23.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	12.99% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



P.O. BOX 15123
WILMINGTON, DE
19850-5123

43-98 BEV Z 22015 C
DENISE L KETTERER
2380 JULIA GOLDBACH AVE
RONKONKOMA NY 11779-6317

Payment Due Date: 09/05/15
New Balance: \$3,913.99
Minimum Payment: \$39.00

Account number: [REDACTED]

\$ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



Manage your account online:
www.chase.com/freedom



Customer Service:
1-800-524-3880



Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Account Number: [REDACTED]

Previous Balance	\$968.53
Payment, Credits	-\$979.36
Purchases	+\$3,924.82
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,913.99

Opening/Closing Date	07/08/15 - 08/08/15
Credit Access Line	\$8,000
Available Credit	\$4,086
Cash Access Line	\$1,600
Available for Cash	\$1,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION

New Balance \$3,913.99
Payment Due Date 09/05/15
Minimum Payment Due \$39.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$7,453
\$132	3 years	\$4,752 (Savings=\$2,701)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

CHASE FREEDOM ULTIMATE REWARDS SUMMARY

Previous points balance	2,812	Redeeming your points for Cash Back rewards is easy!
+ 1% (1 Pts/\$1) earned on all purchases	3,914	For example, 2,000 points = \$20 Cash Back rewards.
+ 1% (1 Pts/\$1) on Ultimate Rewards travel	0	To review your reward options visit
+ Bonus from 3Q 5% category: Gas stations	252	chase.com/freedom .
= Total points available for redemption	7,078	

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
08/03	Payment Thank You - Chase Bill Pay	
08/05	WAL-MART #2917 ISLANDIA NY	-968.53
		-10.83
PURCHASES		
07/07	DOWLING COLLEGE BURSAR 631-2443013 NY	2,884.00
07/08	RONKONKOMA MART INC RONKONKOMA NY	62.83
07/14	ISLAND EMPANADA 631-617-6427 NY	13.35
07/15	WORLD GYM 631-467-2122 NY	10.00
07/15	WORLD GYM 631-467-2122 NY	19.00
07/19	LOCAL COLOR HAVENSITE ST THOMAS	125.75
07/20	RON JON SURF SHOP TURKS & CAICO	52.90

This Statement is a Facsimile - Not an original

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Figure 6

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